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ABSTRACT

A study was conducted to secure information relating to the following questions: (1) Are high school graduates leaving school with sufficient basic business skills to adequately manage their personal business affairs? and (2) what role is the business education department playing to provide all students with these basic business skills? A list of fifty skills and competencies was developed in four general areas: legal skills, recordkeeping skills, buying skills, and management skills, and a questionnaire was developed to test the skills identified. Questionnaires were mailed to 50% of the senior students in eight selected New York State high schools and in four selected schools in four different states. Findings were that between 65% and 93% of students surveyed were found to be deficient in basic business survival skills. Implications were that there may be a major challenge to business educators to prepare students to manage their personal business affairs. It was concluded that expanded research is in order to confirm or to refute the findings. The survey instrument, statistics, and analysis are appended. (BL)

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THE ALPHA MU STUDY

A REPORT ON THE
SURVEY OF BASIC BUSINESS
SURVIVAL SKILLS

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Prepared By

Eugene P. Whitney, Ph.D.
Director

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PREFACE

The Alpha Mu Study was conducted as a research project of the Alpha Mu Chapter of Delta Pi Epsilen, the Nation's Graduate Fraternity for Business Education. The Research Committee consisted of the following members:

Ms. Linda Mormile; Business Teacher at Stillwater High School

Ms. Ruth Tommola; Business Teacher at Saugerties High School

Ms. Elaine Manktelow; Business Teacher at Saugerties High School

Ms. Margaret Popolizio, Business Teacher at Mont Pleasant High School

Dr. Eugene P. Whitney, Director of the study; Associate Supervisor of Business Education for the New York State Education Department.

The list of educators participating in the study is far too extensive to include in the Preface. The efforts of all of these people have contributed to the success of the project and their contributions are greatly appreciated. The following people have provided major assistance and must be recognized:

Ms. Margaret Hohmann, Homemaking Dept; Saratoga Springs City School District

Dr. Donald Sayles, Deputy Superintendent; Schenectady City School District

Dr. Margaret Reap, Research Chairperson, Alpha Gamma Chapter, DPE

Dr. Kenneth Everard, Prof. Business Education, Trenton State College

Dr. Al Van Der Zee, Supervisor, New York State Education Department

Mr. Daniel Malmborg, Business teacher at Chateaugay High School

Ms. Gail Blair, Business Teacher at Mastic Beach School District

Dr. Willard Daggett, Associate in Business Education, New York State Education Department

Dr. David H. Weaver, McGraw-Hill Book Company.

The Alpha Mu Study
(Survey of Basic Business Survival Skills)

Objective of the study:

The study was conducted to secure information relating to the following questions:

1) Are high school graduates leaving school with sufficient basic business skills to adequately manage their personal business affairs?
2) What role is the business education department playing to provide all students with the basic business survival skills necessary for one to adequately manage their personal business affairs?

Plan of the study:

The first step in the study was to identify the basic business survival skills needed to adequately manage ones personal business affairs. The Committee examined text books and state syllabi in the areas of Consumer Economics, General Business and Basic Business and developed a list of tenative skills and competencies. This list was reviewed with other business teachers, state supervisors, housewives and business people. Skills were added, deleted and refined. The final list consisted of fifty skills in four general areas: Legal Skills, Recordkeeping Skills, Buying Skills and Management Skills.

The second step involved the development of a Questionnaire (Survey Instrument) to test the skills identified. The committee developed questions for each identified skill and prepared a tenative survey instrument. The validation procedure used to develop the final draft of the questionnaire is described in the following section entitled "The Survey Instrument."

The third step was to secure school districts to be surveyed. Details relating to the samples selected are described in a subsequent section entitled, "The Samples Surveyed."

The final step was to conduct the survey in the sample districts and to analyze the results. The survey has been divided into three stages; the original pilot study conducted in eight school districts in New York State; an expanded study to include school districts in four different states; and a third stage planned for the coming year to expand the sample to as many states as possible. A detailed description of stage three is presented in the concluding section entitled, "Future Plans."

Limitations of the study:

The study is, of course, limited to the fifty skills identified, and the sample school districts that the committee was able to secure to participate in the study. There is no claim that the instrument covers all of the business skills that everyone should possess! However, it is felt that the instrument reflects a reasonable assessment of a substantial share of the more common skills.

The Survey Instrument:

As previously cited, the survey instrument (questionnaire) consists of fifty true-false questions in four general areas. A copy of the questionnaire is attached as Appendix A.

The decision to switch to true-false questions (the committee originally chose multiple choice) was based on the time factor limitation that emerged as a major obstacle to securing sample school districts to participate in the survey. It was discovered that a 45 minute period was the maximum acceptable time period that would be considered by the vast majority of the school districts indicating a willingness to participate in the study.

A validation study was conducted at School A which revealed the following:

25% of the students completed the survey in 20 minutes

50% in 23 minutes

75% in 26 minutes

98.5% in 30 minutes

and 100% in 32 minutes

On the basis of this experience, the committee set the time limit for the questionnaire at 40 minutes. Every other student (50%) was interviewed at the completion of the survey and asked if they "understood the questions asked." No negative responses were received. Two of the students said that they thought Part II was difficult because "they had never had any business courses." Directions for administering the questionnaire were strictly observed as outlined by the committee and it was noted that no additional questions were asked by students during the survey. The results of the survey for School A are presented with the other schools in the Pilot Study and they appear to compare favorably with the findings from the other schools.

An additional validation study was conducted at a State Business Teacher Educator's Convention. Eleven experienced business teachers responded to the invitation to complete the questionnaire under the conditions established for conducting the survey, and to render personal evaluation at the conclusion. The detailed results of this study are presented in Appendix B. No negative reactions were expressed. Typical written responses were: "Very good coverage - items well done," and "I found no poor questions - good exam."

An item analysis was also completed for three randomly selected schools in the pilot and Stage II studies. The results of this analysis are also presented in Appendix B and has served as the basis for some minor adjustments in revising the questionnaire for the Stage III expansion.

The Samples Surveyed:

The committee presented their proposal for participation in the study to the members of the Alpha Mu Chapter. The Chapter had 168 members, approximately 80% of which were practicing business teachers in secondary schools in New York State. This appeal resulted in securing nine New York State school

districts to agree to become part of the Pilot Study. One of the nine schools did not adhere completely to the established criteria and was excluded from the findings before any results were completed. The eight remaining schools constituted the Pilot Study and are generally described as follows. (In accordance with the prior agreement that individual schools would not be publically identified in the report, districts are labeled by letter)

School A - Village district

B - Rural district

C - Small City district

D - Large Village district

E - Large City district

D - Large City district

F - Suburban district

G - Village district (adjacent to city)

The report of the pilot study was presented at the National Research Conference in Oklahoma City and the invitation to participate in the study was extended to the National Membership of Delta Pi Epsilen. Sample districts from four states responded to this invitation with authenticated data as requested, and this data serves as the basis for the "Stage II" presentation in this study. The sample is much too small to be considered as a statistically valid sample of the states involved. However, in view of the consistency of the findings in relation to the pilot study, it is felt that the sample may be a reasonably representative sample of the states.

Results of the survey:

Statistical tables are presented in Appendix E. The following narrative and graphic presentations (Figures #1 and #2) attempt to give an objective accounting of the results of the survey.

Between 65% and 93% of the students surveyed failed to answer at least 65% of the questions correctly. The largest percentage of low scores were recorded at the small rural village schools. The highest scores were recorded at the suburban medium sized village schools. The city schools were in the lower half of the median range. The scores of the Stage II study are basically similar to the scores for the Pilot Study. (See Table 2A)

An analysis of the median scores shows a relatively small deviation from school to school in the Legal, Recordkeeping and Buying Skills area. A greater variance between schools is recorded in the Management Skills area. (See Tables 3 and 3A)

In the Legal Skills area, students with two and more business training courses scored higher than students with no business training courses in four of the eight schools. (See Table 6) In three of these four schools, however, median scores for those with business training was only three to five percentage points higher than for those students with no business training. In the Stage II study, the same percentage of schools (50%) showed higher median scores for students with business training. (See Table 6A) Students who had taken business law showed only a slight edge over students who had taken two or more business training courses.

In the Recordkeeping Skills area, only three schools recorded a higher median score for students with two or more business courses than that recorded by students with no business training courses. (See Table 7) Four of the schools (50%) showed the same median score for the two groups, and one school recorded a higher median score for students who had no business training courses. Students who had taken specific training in bookkeeping or recordkeeping did not show a significant advantage over students without this training. The results of the Stage II study (See Table 7A) were basically the same as those of the Pilot Study.

In the Buying Skills area, students with no business training scored on a par with students who had two or more business training courses in four of the eight schools. Students without business training scored ten percentage points higher in the buying skills in two schools, and scored only three to five points lower in the remaining two schools. In the Stage II Study, students with no business training scored on a par with business trained students in two of the schools and scored ten percentage points higher in another school. Students who had taken a consumer education course scored lower than those without business training in 50% of the schools. (See Table 8) Students who had taken the general business course scored basically the same as students with no business training. Stage II statistics again followed the basic pattern of the Pilot Study.

The advantage of business training was most clearly shown in the Management Skills results. In six of the eight schools, the median scores for students with two or more business courses were ten to twenty percentage points higher than the median scores for those students without business training. (See Table 9) The results in the Stage II Study supported these findings with basically the same statistics. (See Table 9A)

PERCENTAGE OF STUDENTS SCORING ABOVE AND BELOW 65%

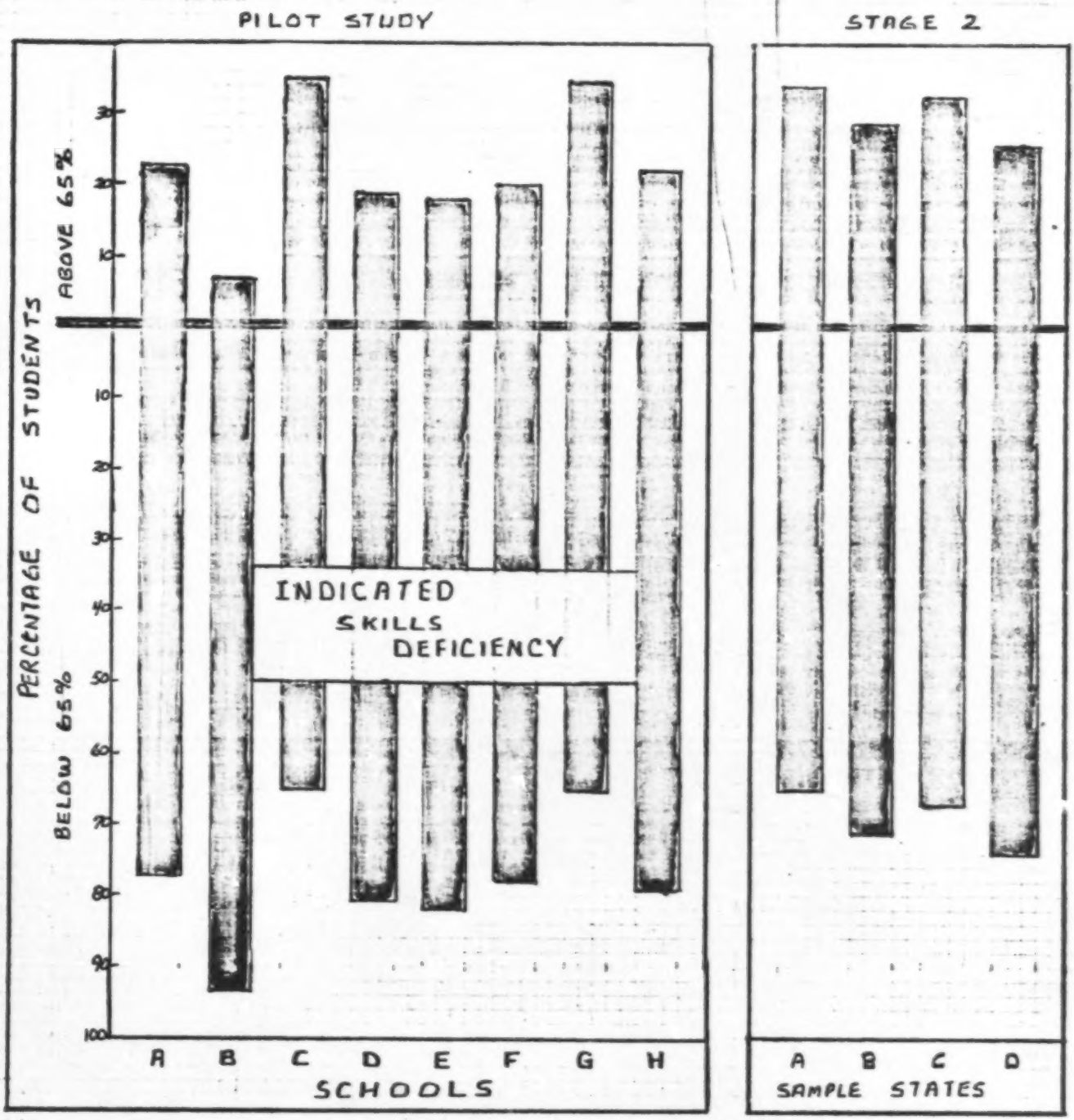


FIGURE # 1

This graphic illustrates the percentage of students in both the Pilot and Stage 2 studies that scored above and below 65% on the Survival Skills Questionnaire. The shaded "bars" above the solid line represent students who scored above 65%, and the shaded "bars" below the solid line represent students who scored below 65%.

BASIC BUSINESS SURVIVAL SKILLS SURVEY

MEDIAN RANGE OF SCORES IN SKILL AREAS

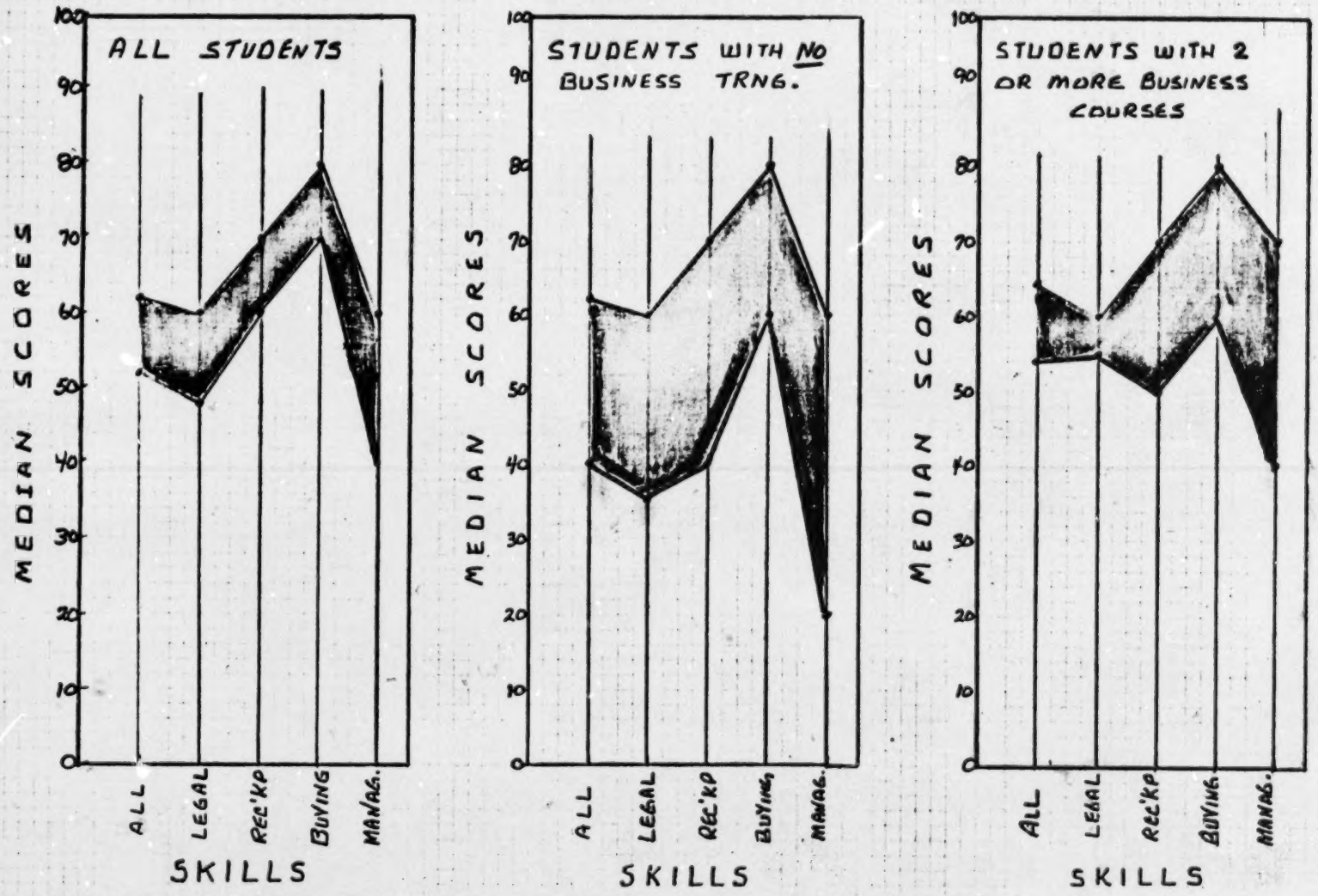


FIGURE # 2 The shaded section depicts the range of median scores for each school district in the different skills areas; For All Students Surveyed; For those Students Surveyed who have had no business training, and For those Students Surveyed who have taken two or more budiness courses.

The Committee is keenly aware of the limitations of research in general and the tendency of researchers to "over-conclude." Every attempt has been made to keep the limitations of this study in their proper perspective. The "Indications" presented below are given as "possible interpretations" of the data collected. Educators are encouraged to examine and analyze this data along with other related research to form their own conclusions concerning the issues invloved.

Indications:

1) There is a strong indication that a large precentage of students may be leaving high school with a major deficiency in the basic business skills required to adequately manage their personal business affairs. Using 65% as a minimal "passing" grade on the questionnaire, between 2/3 and 90% of the students in each school surveyed failed to show minimal competency in the basic business survival skills identified. This indication of major deficiency was reconfirmed in the Stage II study. (Refer Figure #1)

2) It appears that the skills needed to meet the requirements to secure and maintain a job in business may not be synonymous with the total skills necessary to manage ones personal business affairs. Students with two or more business courses consistently scored on a level with students who had no business training at all. (Refer Figure #2) The majority of the business education enrollments are in the courses which are designed to prepare students for entry-level employment in business. In these courses, basic business skills for personal use would obviously not be a primary objective. The fact that students with business training scored no higher than students without business training might lead to one possible conclusion that basic business skills for personal use are not taught in the typical business education courses.

The documented success of business graduates in entry-level positions in business attests to the fact that these students are obviously taught entry-level business occupations skills. This then leads to the possible thought previously expressed - that the skills needed to meet the requirements to secure and maintain a job in business may not be synonymous with the total skills necessary to manage one's personal business affairs!

3) The answer to question 1 in the objective of the study, "Are high school graduates leaving school with sufficient basic business skills to adequately manage their personal business affairs?" appears to be NO!

The answer to question 2, "What role is the business education department playing to provide all students with the basic business survival skills necessary for one to adequately manage their personal business affairs," appears to be A VERY LIMITED ROLE!

Based on the limited study completed, it would appear that there may be a major challenge to business educators to prepare students to manage their personal business affairs. It also appears that this challenge cannot be met as a by-product of the regular "vocational" business education program, and that perhaps a program designed with the specific objectives of preparing students with basic business skills to manage their personal business affairs may be one of the major "unmet" needs in the secondary school curriculum.

Future plans:

The study leads to the conclusion that expanded research is in order to confirm or to refute the findings presented in this report. The committee is committed to a large scale expansion of the Alpha Mu Study and has developed a Research Packet to accomplish this objective. The packet is attached as Appendix C. As an incentive to secure maximum participation, the Alpha Mu Chapter is offering a $10 return of the service fee for the packet to any school district that submits their data to the committe for inclusion in the

expanded study (Stage III). The packet itself is designed for an individual school district to provide self-assessment of their business education program as well as assess the competence of the general student body in relation to basic business survival skills. A sample of an individual school report prepared by the committee for one of the schools in the pilot study is attached as Appendix D.

An article in the NASSP Newsletter produced 43 requests from 22 states for more information on the study. Additional publicity is planned with the objective of securing significant participation to test the findings of the initial study as valid or invalid. The results of the expanded study will be made available to professional business education journals and publications.

APPENDIX A

THE SURVEY INSTRUMENT

DO NOT WRITE ON THIS PAPER!

BASIC BUSINESS SURVIVAL SKILLS SURVEY

Directions:

Do not write on this paper! Put all of your answers on the ANSWER SHEET by circling T if the statement is true, and F if the statement is false. Be sure to put your name on the ANSWER SHEET and to CHECK those courses that you have already taken!

TO STUDENTS: The questions on this survey test some of the understandings of basic business that you will be required to know when conducting your own personal business affairs. DON'T MAKE WILD GUESSES! Answer only those questions that you feel reasonably sure of answering correctly.

PART I

1. If a store that you have done business with sends you a bill for more than you feel you owe, you are legally liable for payment of the entire bill unless you prove that the store has made an error.

2. If you sign a bank note for a friend as an "accommodation party," and the friend cannot pay the note when it comes due, you are legally obligated to pay the bank the full amount of the note.

3. If you receive a magazine in the mail which you have not ordered, you are legally required to pay for the magazine or send it back.

4. If you orally agree to purchase a $2000 automobile in front of three witnesses, you can legally back out of the agreement on the grounds that you did not sign the agreement.

5. If you buy a lawn mower from your neighbor on an "as is" basis and you later discover that your neighbor did not legally own the lawn mower, you can legally return the mower to your neighbor and demand your money back!

6. You purchased a refrigerator from a store relying on the salesman's statement that "our written guarantee covers all labor and parts for one year but this refrigerator will give you trouble free service for at least ten years." After 18 months of use, the motor burned out. You cannot get any legal assistance from the courts to force the store to make good on the salesman's promise.

7. You endorsed your personal check made out to Cash with a restrictive endorsement, "pay to the order of John Jones," and John Jones lost the check. Peter Smith found the check, endorsed it - "John Jones," and cashed it at the bank. You can legally force the bank to refund the money taken out of your account to cover this check if you notify the bank within 30 days.

8. You have liability, collision, and comprehensive insurance on your automobile. You suffered extensive damage to your auto when you crashed into a tree while driving fifteen miles an hour over the legal speed limit. The insurance company can legally refuse to pay you any money to have your auto repaired.

9. You purchased a TV set under a Conditional Sales Contract whereby you paid 10% down and 10% a month for nine months. You will not have legal title to the set until after you have made the final payment.

10. Your neighbor purchased a bicycle from a store on a 30 day charge account, and sold it to you for cash twenty days later. You have full legal title to the bike even if your neighbor does not pay the store for the bicycle at the end of the 30 days.

11. You let your neighbor borrow your car to take his sick mother to the hospital. on the way back from the hospital he had a "drag race" with a friend in which he was forced off the road and into a tree. You can legally sue your neighbor for the damages done to your car.

12. You agreed to take care of your neighbor's pet cat as a favor while she went on a vacation. When you were out shopping, fire broke out in your home and killed both your neighbor's cat and your own cat. Your neighbor threatens to bring a law suit against you if you do not purchase another cat from the pet shop to replace the one that was killed. You have no legal obligation to reimburse your neighbor for the loss of her cat.

13. You rented a house on a month to month basis without a written lease agreement. Later you had a fireplace installed in the house at considerable expense to you - after which your landlord decided to evict you and live in the house himself. You became angry and defaced the fireplace before you left. Your landlord can legally force you to pay to have the fireplace repaired.

14. You purchased a part for your automobile with terms FOB Shipping Point, 3/10 N/30. The part became damaged in transit and you refused to accept delivery from the trucking company. The factory can legally force you to pay the full price for the part if you do not pay within thirty days.

15. You were driven home from a fraternity party and were obviously intoxicated. Your friends left you off across town several miles from your home. You had money for bus fare but the driver refused to let you aboard the bus. The driver had no legal right to refuse to let you on the bus and you have a legal right to sue the bus company.

16. You make a bet on the races in front of two witnesses, both of legal age. You lost the bet but you refused to pay. You are under no legal obligation to pay the bet.

17. You purchased a transistor radio under a 30 day unconditional guarantee and paid for the radio with your Master Charge Account. The radio stopped working the next day and the store refused to honor its guarantee. You can legally refuse to pay the Master Charge Account when you receive the statement from the bank at the end of the month.

18. You rented a motorcycle from Mertz Rent-a-Cycle and had a flat tire. You were several miles from a service station and consequently drove on the flat until you got to the first place you could get it fixed. The tire was ruined. You are legally obligated to pay Mertz Rent-a-Cycle the full price of replacing the tire.

19. You purchased a can of fish from the grocery store and when you opened it at home you discovered that the fish had started to spoil. You can legally return the can to the store and demand your money back.

20. You purchased a lockset at the hardware store to fit your front door which you accurately described to the salesman. When you got home, the lockset did not fit. You can return the lockset and legally demand your money back.

This Survey is administered through the offices of the Alpha Mu Chapter of Delta Pi Epsilon. DUPLICATION OR USE OF ANY PART OF THIS SURVEY INSTRUMENT IS PROHIBITED unless express written permission is obtained from the Project Director, Dr. Eugene P. Whitney, % Bureau of Business Education, New York State Education Department, Albany, NY 12230.

PART II

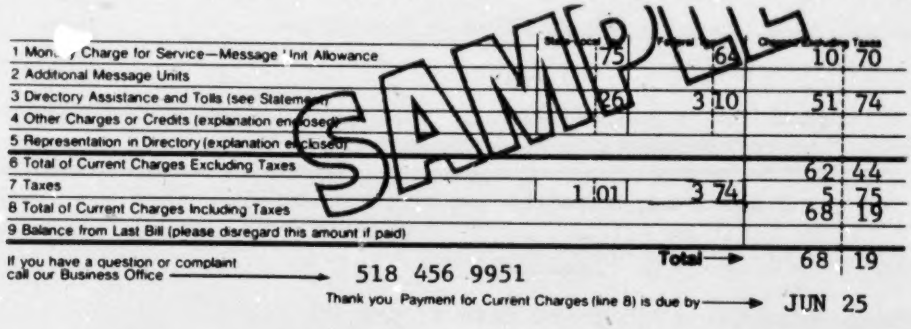
1. You received your bank statement which stated that the ending balance in your checking account was $258.00. The check stub balance that you keep showed a balance of $158.00. It is reasonable to assume that you could write out a check for $200.00 without fear of receiving a call from the bank that your account was overdrawn.

2. You added your cancelled checks at the end of the year and determined that you spent $1800 for Rent, $485 for Interest on a Bank Loan, $500 for Clothes, $[illegible] for Theatre Tickets, and gave $115 to Charity. You can list only $600 of these expenses as a deduction on your federal income tax return.

3. You made purchases on your charge account during the month of $6.98, $4.59, $3.17, $16.32, and $9.73. The bill from the store at the end of the month stated that you owed $40.79. You must pay $40.79 to settle your account.

4. Your electric bill for the month was $38.70. If you used 387 kilowatts, the rate charged is $1.00 per 10 kilowatts.

Base your answers to questions #5 through #7 on the telephone bill shown below:


SAMPLE
1 Monthly Charge for Service—Message Unit Allowance 75 64 10 70
2 Additional Message Units
3 Directory Assistance and Tolls (see Statement) 26 3 10 51 74
4 Other Charges or Credits (explanation enclosed)
5 Representation in Directory (explanation enclosed)
6 Total of Current Charges Excluding Taxes 62 44
7 Taxes 1 01 3 74 5 75
8 Total of Current Charges Including Taxes 68 19
9 Balance from Last Bill (please disregard this amount if paid)
Total 68 19
If you have a question or complaint call our Business Office 518 456 9951
Thank you Payment for Current Charges (line 8) is due by JUN 25

5. The Company has made an obvious error and you have been overcharged!

6. The total cost for Directory Assistance and Tolls for the month is $51.74.

7. The total federal tax on this bill is $3.74.

Base your answers to questions #8 through #10 on the following attachment to your paycheck:

THIS IS NOT A CHECK

STATE OF NEW YORK No.02196162

B-02196162

EMPLOYEE'S STATEMENT OF SALARY AND DEDUCTIONS

AGENCY CODE	PER. ENDING DATE	LINE NO.	SOCIAL SECURITY NO.	YTD GROSS SALARY	YTD FEDERAL TAX	YTD STATE TAX	YTD CITY TAX	YTD SOC. SEC. TAX
11000	033176	12125	110142909	628264	89698	32543		36750

BASE PAY	LOCATION PAY	SHIFT DIFF.	INCONV. PAY	GEOG. DIFF.	PREM. OVERTIME	PREM. HOLIDAY PAY	HOURS - OVERTIME - PAY	GROSS PAY
2346400								89752

DAYS - LOST TIME - AMOUNT	BONDS	RETIRE. LOAN	FED. EX.	STATUS	FEDERAL TAX	STATE EX.	STATE TAX	CITY EX.	CITY TAX	SOC. SEC. TAX
		2500	6	M	12814	6	4649			5250

MAINTENANCE	N.U.	RET. CD.	CODE - HEALTH INS. - AMT.	CODE - FED. FUND - AMT.	CODE - CREDIT UNION - AMT.	CODE - OTHER DED. - AMT.	CODE - OTHER DED. - AMT.	NET PAY
	05	1	22 04			305 638	306 1357	62365

CODE - ADDT'L. SAL. INFO. - AMT. | CODE - OTHER DED. - AMT. | CODE - OTHER DED. - AMT.

8. Your "take home pay" is $623.65

9. The total amount of Social Security Taxes withheld from your pay during the year is $367.50.

10. The total amount of income taxes withheld from this paycheck is $174.63.

(TURN OVER TO PAGE 4 FOR PARTS III AND IV)

PART III

1. The date stamped on a loaf of bread tells you when the bread was baked.
2. It is more economical to purchase a 13 oz jar of jam for $.75 than it is to purchase two 6 oz jars at $.36 each.
3. People who buy in the smalles units usually pay more than those who buy in larger units.
4. Price may not be the most important consideration in buying, even when buying the same product or brand of product.
5. Style goods sell at their highest prices at the end of the season.
6. A brand name or trademark is a guarantee backed by the government that the product is top quality.
7. When grade standards are included on the label of a product, the consumer need only know that No. 1 is best and that quality decreases as the number increases.
8. Nearly all retail stores have special sales during which prices are lower than at any other time.
9. In almost every community, a yearly sales pattern is followed by most stores in which prices of particular commodities are at their lowest level at certain times of the year.
10. Bargains can be found and money saved by waiting for sales.

PART IV

1. You have a charge account on which you have to pay 1½% monthly on the unpaid balance. If you have an outstanding balance of $300 that you will not be able to pay for three months, it would be less costly to borrow the money from a bank and pay the charge account.
2. If you purchase a ten year endowment insurance policy, you will get the benefit of insurance protection during the life of the policy and a cash payment at the end of ten years if the insured is still alive.
3. Private Corporate Bonds are a safer investment than Corporate Stocks from the same Company.
4. Municipal Bonds will sometimes give a higher rate of return than will United States Government Bonds.
5. Any stock selling below its "par value" is a good investment.
6. One can gain "income tax benefits" by owning a home rather than renting one.
7. Credit can be used to improve one's level of living.
8. You would generally pay a lesser rate of interest on long-term credit than you would on short-term credit.
9. It is possible for one to obtain short-term credit without paying interest costs by using a "charge account."
10. One who pays cash for all purchases generally establishes a maximum line of credit.

(End of Survey - RETURN BOTH ANSWER SHEET AND TEST PAPER TO EXAMINER)

APPENDIX B

VALIDATION STUDY / ITEM ANALYSIS

The following table presents the percentage of correct answers for each item on the survey questionnaire for three sample schools; the percentage of correct answers for each item for the combined total of the three samples; and the percentage of correct answers for each item as recorded for the control group of business teachers.

APPENDIX C

THE "RESEARCH PACKET"

A sample research packet sent to individual schools is attached and contains the following in addition to the number of questionnaires ordered:

- Instructions for administering the survey
- Instructions for completing tally sheets
- Tally sheets
- Sample answer sheet
- Answer key

INSTRUCTIONS FOR ADMINISTERING THE BASIC BUSINESS SURVIVAL SKILLS SURVEY

1. Determine "Special Courses" given at your school which cover Basic Business Skills, and put names of these courses in the spaces provided at the top of the inclosed Answer Sheet. When completed, duplicate the number of Answer Sheets needed.

2. Determine the schedule for "surveying" the 12th grade students. (We will accept a near 100% survey or any "statistically sound" sampling that the school chooses.) We need to know:
   a) The total number of students in the 12th grade
   b) The total number of students who completed the Survey, and
   c) The basis for choosing students to be surveyed.

   YOU SHOULD PLAN ON ONE FULL PERIOD TO ADMINISTER THE SURVEY. ABSOLUTE MINIMUM OF 40 MINUTES AND MAXIMUM OF 45 MINUTES.
   (We suggest that you refer to the questionnaire as a SURVEY rather than a TEST.)

3. Check to make sure that you have one Answer Sheet for each student and enough Question Sheets to accommodate your schedule. (Question Papers can be used several times as students should be instructed not to write on the Question Papers.) PROVIDE SCRAP PAPER!

4. ADMINISTERING THE SURVEY:
   a) Have students complete the top of the Answer Sheet with:
      1) Their Name
      2) The Name of the School
      3) Check (✓) the courses already taken and put an (x) in front of the courses that the student is currently taking.
      Suggest that you (the teacher) take students through the procedure of reading the complete name of each course listed and allow students to check or X as you go along. Note!! For Bkkg, the student is to mark if he has taken or is taking any bookkeeping or recordkeeping course. Give whatever directions necessary concerning the "special courses" offered at your school.
   b) READ ALOUD (with students following on their papers)
      1) The DIRECTIONS, and
      2) The section "TO STUDENTS" presented at the top of the Question Paper
   c) Collect BOTH Answer Sheets and Question Sheets when students finish. Collect ALL papers at the end of the period. Please keep Question Sheets secure until December 31, 1977.

5. Mark papers in accordance with the inclosed key and record the number of correct answers in the space provided. Complete the tally sheets recording the number of papers you have in each score category provided for, and send to the Director of the study cited below.

Thank you,

Dr. Eugene P. Whitney
Director of Alpha Mu Research Study
% Bureau of Business Education
New York State Education Department
Albany, New York 12230

INSTRUCTIONS FOR COMPLETING TALLY SHEETS

1. Mark the tests and record the number of correct answers for each part. Add scores for each part to get total score.

2. Record the number of papers that have the same scores on the line to the right of each score for the category indicated at the top of the columns. Example: Sheet #1 is used for the "Total Survey" scores as indicated on the top of the sheet, "Total Survey". Columns 1 and 2 are used for the scores of all students (as indicated at the top of the columns) on the total survey. Columns 3 and 4 are used for the students with no business courses on the total survey; etc. A suggested procedure for completing these tally sheets is presented below.

3. Arrange the questionnaires in order of "total scores" lowest to highest. Count the number of papers in each score category and record in the proper spaces in the first column.

4. Separate the answer sheets (in #2 above) into two piles so that Pile #1 contains all papers that did <u>not</u> have <u>any</u> courses checked (✓). (Do not count X's) and Pile #2 contains all papers on which at least two courses are checked (✓).

5. Arrange Pile #1 in order of "total scores," lowest to highest. Record the number of papers in each score category in the proper spaces in the second columns.

6. Arrange Pile #2 in order of "total scores," and record the number of papers in each score category in the proper spaces in the third columns.

7. Gather papers together that have General Business checked, arrange in order of scores, and record the number of papers in each score category in the fourth columns labeled "General Business."

8. Complete the above procedure and record for papers with Consumer Ed checked.

9. Complete the tally sheets for Part I scores using the same procedure given above. The headings at the top of the columns determine what papers are to be recorded in that column.

10. Continue with the scores for Parts II, III, and IV, placing the number of papers in all categories in the proper spaces provided.

Return Tally Sheets to:

Dr. Eugene P. Whitney, Director
Alpha Mu Study
% Bureau of Business Education
New York State Education Department
Albany, New York 12230

TOTAL SURVEY _____ SCHOOL _____

ALL STUDENTS No. Stds.		NO BUS CORS. No. Stds.		2 Bus Cors No. Stds.		GENERAL BUS. No. Stds.		CONSUMER ED. No. Stds.	
50-____	24-____	50-____	24-____	50-____	24-____	50-____	24-____	50-____	24-____
49-____	23-____	49-____	23-____	49-____	23-____	49-____	23-____	49-____	23-____
48-____	22-____	48-____	22-____	48-____	22-____	48-____	22-____	48-____	22-____
47-____	21-____	47-____	21-____	47-____	21-____	47-____	21-____	47-____	21-____
46-____	20-____	46-____	20-____	46-____	20-____	46-____	20-____	46-____	20-____
45-____	19-____	45-____	19-____	45-____	19-____	45-____	19-____	45-____	19-____
44-____	18-____	44-____	18-____	44-____	18-____	44-____	18-____	44-____	18-____
43-____	17-____	43-____	17-____	43-____	17-____	43-____	17-____	43-____	17-____
42-____	16-____	42-____	16-____	42-____	16-____	42-____	16-____	42-____	16-____
41-____	15-____	41-____	15-____	41-____	15-____	41-____	15-____	41-____	15-____
40-____	14-____	40-____	14-____	40-____	14-____	40-____	14-____	40-____	14-____
39-____	13-____	39-____	13-____	39-____	13-____	39-____	13-____	39-____	13-____
38-____	12-____	38-____	12-____	38-____	12-____	38-____	12-____	38-____	12-____
37-____	11-____	37-____	11-____	37-____	11-____	37-____	11-____	37-____	11-____
36-____	10-____	36-____	10-____	36-____	10-____	36-____	10-____	36-____	10-____
35-____	9-____	35-____	9-____	35-____	9-____	35-____	9-____	35-____	9-____
34-____	8-____	34-____	8-____	34-____	8-____	34-____	8-____	34-____	8-____
33-____	7-____	33-____	7-____	33-____	7-____	33-____	7-____	33-____	7-____
32-____	6-____	32-____	6-____	32-____	6-____	32-____	6-____	32-____	6-____
31-____	5-____	31-____	5-____	31-____	5-____	31-____	5-____	31-____	5-____
30-____	4-____	30-____	4-____	30-____	4-____	30-____	4-____	30-____	4-____
29-____	3-____	29-____	3-____	29-____	3-____	29-____	3-____	29-____	3-____
28-____	2-____	28-____	2-____	28-____	2-____	28-____	2-____	28-____	2-____
27-____	1-____	27-____	1-____	27-____	1-____	27-____	1-____	27-____	1-____
26-____	0-____	26-____	0-____	26-____	0-____	26-____	0-____	26-____	0-____
25-____		25-____		25-____		25-____		25-____	

TALLY SHEET FOR BASIC BUSINESS SURVIVAL SKILLS SURVEY

No. Students enrolled
in 12th grade_____

Basis for selection:
_____All Available at Time of Survey
_____Every 3rd Student in Alphabetical Listing, available at time of survey.
_____Other (Describe)_____

_____

_____

_____

RETURN TO:

Dr. Eugene P. Whitney
Director, Alpha Mu Study
% Bureau of Business Education
New York State Education Department
Albany, New York 12230

PART I

SCHOOL _____

ALL STUDENTS No. Stds.____	NO BUS CORS No. Stds. ____	2 + Bus. Cors. No. Stds. ____	BUS. LAW No. Stds.____	CONSUMER ED. No. Stds._____
20-____	20-____	20-____	20-____	20-____
19-____	19-____	19-____	19-____	19-____
18-____	18-____	18-____	18-____	18-____
17-____	17-____	17-____	17-____	17-____
16-____	16-____	16-____	16-____	16-____
15-____	15-____	15-____	15-____	15-____
14-____	14-____	14-____	14-____	14-____
13-____	13-____	13-____	13-____	13-____
12-____	12-____	12-____	12-____	12-____
11-____	11-____	11-____	11-____	11-____
10-____	10-____	10-____	10-____	10-____
9-____	9-____	9-____	9-____	9-____
8-____	8-____	8-____	8-____	8-____
7-____	7-____	7-____	7-____	7-____
6-____	6-____	6-____	6-____	6-____
5-____	5-____	5-____	5-____	5-____
4-____	4-____	4-____	4-____	4-____
3-____	3-____	3-____	3-____	3-____
2-____	2-____	2-____	2-____	2-____
1-____	1-____	1-____	1-____	1-____
0-____	0-____	0-____	0-____	0-____

PART II

ALL STUDENTS No. Stds.____	NO BUS CORS. No. Stds.____	2+ BUS CORS. No. Stds.____	BOOKKEEPING* No. Stds.___	BUS. MATH. No. Stds.____
10-____	10-____	10-____	10-____	10-____
9-____	9-____	9-____	9-____	9-____
8-____	8-____	8-____	8-____	8-____
7-____	7-____	7-____	7-____	7-____
6-____	6-____	6-____	6-____	6-____
5-____	5-____	5-____	5-____	5-____
4-____	4-____	4-____	4-____	4-____
3-____	3-____	3-____	3-____	3-____
2-____	2-____	2-____	2-____	2-____
1-____	1-____	1-____	1-____	1-____
0-____	0-____	0-____	0-____	0-____

*-Any Bookkeeping or Recordkeeping Course.

PART III

SCHOOL _____

ALL STUDENTS No. Stds.____	NO BUS CORS. No. Stds.____	2+ Bus Cors. No. Stds.____	CONSUMER ED. No. Stds.____	GENERAL BUS. No. Stds.____
10-_____	10-_____	10-_____	10-_____	10-_____
9-_____	9-_____	9-_____	9-_____	9-_____
8-_____	8-_____	8-_____	8-_____	8-_____
7-_____	7-_____	7-_____	7-_____	7-_____
6-_____	6-_____	6-_____	6-_____	6-_____
5-_____	5-_____	5-_____	5-_____	5-_____
4-_____	4-_____	4-_____	4-_____	4-_____
3-_____	3-_____	3-_____	3-_____	3-_____
2-_____	2-_____	2-_____	2-_____	2-_____
1-_____	1-_____	1-_____	1-_____	1-_____
0-_____	0-_____	0-_____	0-_____	0-_____

PART IV

ALL STUDENTS No. Stds.____	NO BUS CORS. No. Stds.____	2+ Bus Cors. No. Stds.____	CONSUMER ED. No. Stds.____	BKKG. & BUS. LAW No. Stds.____
10-_____	10-_____	10-_____	10-_____	10-_____
9-_____	9-_____	9-_____	9-_____	9-_____
8-_____	8-_____	8-_____	8-_____	8-_____
7-_____	7-_____	7-_____	7-_____	7-_____
6-_____	6-_____	6-_____	6-_____	6-_____
5-_____	5-_____	5-_____	5-_____	5-_____
4-_____	4-_____	4-_____	4-_____	4-_____
3-_____	3-_____	3-_____	3-_____	3-_____
2-_____	2-_____	2-_____	2-_____	2-_____
1-_____	1-_____	1-_____	1-_____	1-_____
0-_____	0-_____	0-_____	0-_____	0-_____

Name and Chapter of
Delta Pi Epsilon Member _____
Assuming Responsibility for
Research Statistics _____

SIGNATURE _____

ANSWER SHEET

BASIC BUSINESS SURVIVAL SKILLS SURVEY

NAME _____

SCHOOL _____

Check courses you have taken:

___ ___ ___ ___ ___ ___

Do not write in this box

Total

DIRECTIONS:

Circle the Correct Answer; T if statement is true, and F if statement is false.

Part I

1.	T	F	8.	T	F	15.	T	F
2.	T	F	9.	T	F	16.	T	F
3.	T	F	10.	T	F	17.	T	F
4.	T	F	11.	T	F	18.	T	F
5.	T	F	12.	T	F	19.	T	F
6.	T	F	13.	T	F	20.	T	F
7.	T	F	14.	T	F			

Do not write in this box

Number right _____

Part II

1.	T	F	6.	T	F	9.	T	F
2.	T	F	7.	T	F	10.	T	F
3.	T	F	8.	T	F			
4.	T	F						
5.	T	F						

Number right _____

Part III

1.	T	F	5.	T	F	8.	T	F
2.	T	F	6.	T	F	9.	T	F
3.	T	F	7.	T	F	10.	T	F
4.	T	F						

Number right _____

Part IV

1.	T	F	5.	T	F	8.	T	F
2.	T	F	6.	T	F	9.	T	F
3.	T	F	7.	T	F	10.	T	F
4.	T	F						

Number right _____

This Survey is administered through the offices of the Alpha Mu Chapter of Delta Pi Epsilon. DUPLICATION OR USE OF ANY PART OF THIS SURVEY IS PROHIBITED unless express written permission is obtained from the Project Director, Dr. Eugene P. Whitney, % Bureau of Business Education, New York State Education Department, Albany, NY 12230.

ANSWER SHEET

BASIC BUSINESS SURVIVAL SKILLS SURVEY

NAME KEY

SCHOOL _____

Check courses you have taken:

— — — — — —

Do not write in this box

Total _____

DIRECTIONS:

Circle the Correct Answer; T if statement is true, and F if statement is false.

Part I

1.	T	(F)	8.	T	(F)	15.	T	(F)
2.	(T)	F	9.	(T)	F	16.	(T)	F
3.	T	(F)	10.	(T)	F	17.	(T)	F
4.	(T)	F	11.	(T)	F	18.	(T)	F
5.	(T)	F	12.	(T)	F	19.	(T)	F
6.	(T)	F	13.	(T)	F	20.	(T)	F
7.	(T)	F	14.	(T)	F			

Do not write in this box

Number right _____

Part II

1.	T	(F)	6.	T	(F)	9.	(T)	F
2.	(T)	F	7.	(T)	F	10.	(T)	F
3.	(T)	F	8.	(T)	F			
4.	(T)	F						
5.	(T)	F						

Number right _____

Part III

1.	T	(F)	5.	T	(F)	8.	(T)	F
2.	(T)	F	6.	T	(F)	9.	(T)	F
3.	(T)	F	7.	T	(F)	10.	(T)	F
4.	(T)	F						

Number right _____

Part IV

1.	(T)	F	5.	T	(F)	8.	(T)	F
2.	(T)	F	6.	(T)	F	9.	(T)	F
3.	(T)	F	7.	(T)	F	10.	T	(F)
4.	(T)	F						

Number right _____

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APPENDIX D

INDIVIDUAL SCHOOL REPORT

SCHOOL [redacted]

REPORT ON BASIC BUSINESS SURVIVAL SKILLS SURVEY

TO

[redacted] HIGH SCHOOL

Prepared by

Alpha Mu Research Committee

ALPHA MU RESEARCH STUDY

In March, 1977, [redacted] administered the Basic Business Survival Skills Questionnaire developed by the Alpha Mu Research Committee. A report on the results of this survey is presented on the following pages.

REPORT ON BASIC BUSINESS SURVIVAL SKILLS SURVEY

FOR [redacted] HIGH SCHOOL

OBJECTIVE OF THE SURVEY:

The survey was developed to assist local school districts to assess their personal business instructional programs. The items on the questionnaire attempt to test student abilities to perform basic personal business functions that would be required of nearly all adults to adequately survive in our economically oriented society. The questionnaire is divided into four categories--legal skills, recordkeeping skills, buying skills, and management skills. School profiles in each of the four categories are determined along with a profile for the total skills. Comparison scores are computed in selected business courses to use for internal curriculum considerations. The specific business courses used for these considerations were business math, bookkeeping, business law, consumer education, general business and exploratory business.

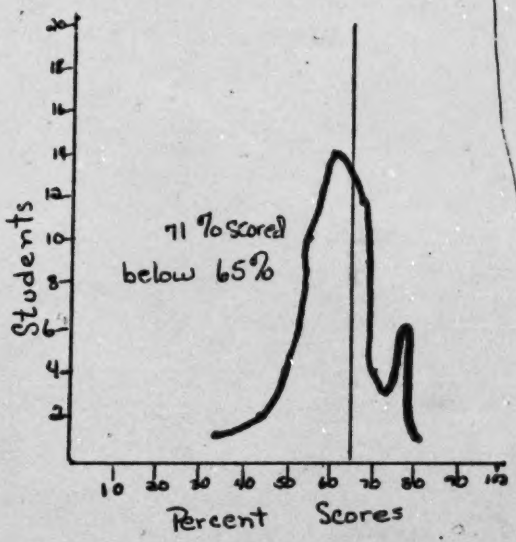
LIMITATIONS OF THE SURVEY:

Twenty-two percent of the senior class completed questionnaires and constitute the data base for the survey. The students included in the survey were taken from the senior government classes periods 1-4. Students from these classes not included in the survey were those not available on the day of the survey due to absence or illness. It was apparently felt that these classes represented a good cross section of the senior class. The survey is a general assessment of a sampling of the general skills cited above and should not be considered as a precise achievement test. The comparison scores were based on the above listed courses, but no record was made as to the individual students success in any particular course.

FINDINGS:

The median score for all students in the total survey was 60 percent. Seventy-one percent of the students surveyed scored below 65 percent, the figure generally recognized as the minimal passing mark. The school profile for the total survey is presented graphically in Figure No. 1 on Page 2.

Figure No. 1 TOTAL SURVIVAL SKILLS



The median score for students who had taken no courses in the basic business skills area was 60 percent. The median score for students who had taken two or more business courses in the basic business skills area was 60 percent.* Ten percent of the students surveyed had taken two or more courses in the basic business skills area.

The median score for all students in the Legal Skills area of the survey was 60 percent. Sixty-eight percent of the students surveyed scored below 65 percent in this area. The school profile for the Legal Skills area is presented graphically in Figure No. 2 on Page 3.

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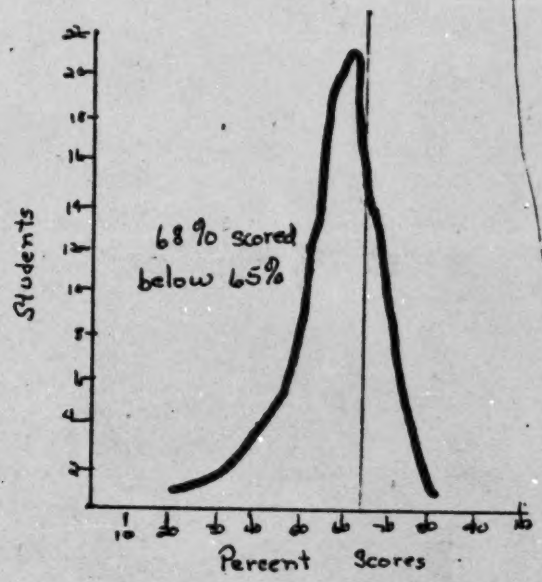
* Specific data for this section was not available and the median stated represents the average of the medians from individual sections.

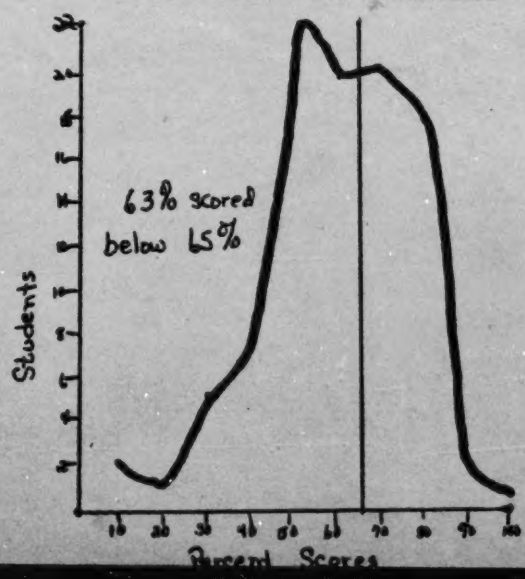
Figure No. 2 LEGAL SKILLS



The median score in the Legal Skills area for students who had taken no courses in basic business skills was 55 percent. No students surveyed had taken business law but the median score of those students who had taken general business was 65 percent. The median score for students who had taken the consumer economics course was 60 percent.

The median score for all students in the Recordkeeping Skills area of the survey was 60 percent. Sixty-three percent of the students surveyed scored below sixty-five percent in this area. The school profile for the Recordkeeping Skills area of the survey is presented graphically in Figure No. 3 below.

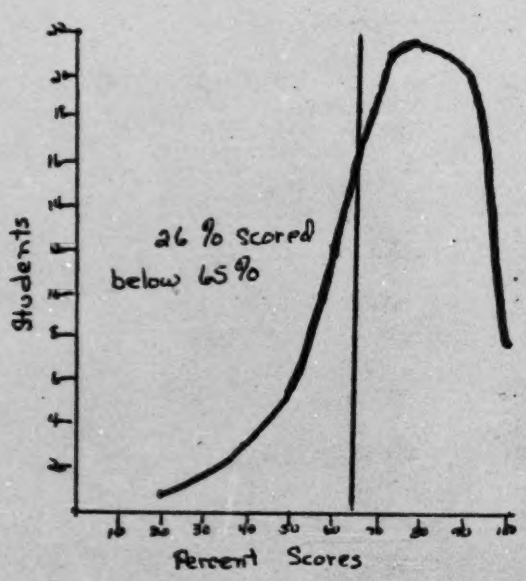
Figure No. 3 RECORDKEEPING SKILLS



The median score in the recordkeeping skills area for students who had taken no courses in the basic business skills area was 60 percent. The median score for those who had taken bookkeeping or recordkeeping was 70 percent.

The median score for all students in the Buying Skills area of the survey was 80 percent. Twenty-six percent of the students surveyed scored below 65 percent in this area. The school profile for the Buying Skills area is presented graphically in Figure No. 4 below.

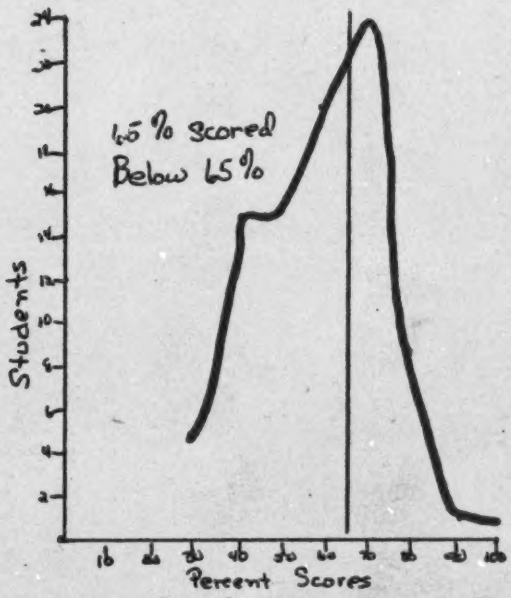
Figure No. 4 BUYING SKILLS



The median score in the Buying Skills area for those students who had taken no courses in the basic business skills area was 80 percent. The median score for those students who had taken general business was 70 percent; and the median score for those students taking consumer education was 80 percent.

The median score for all students in the Management Skills area of the survey was 60 percent. Sixty-five percent of the students surveyed scored below 65 percent in this area. The school profile for the Management Skills area is presented graphically in Figure No. 5 on Page 5.

Figure No. 5 MANAGEMENT SKILLS



The median score in the Management Skills area for students who had taken no courses in the basic business skills area was 60 percent. The median score for those students who had taken two or more courses in the business area was 50 percent and the median for those who had taken consumer education was 60 percent.

ANALYSIS OF THE FINDINGS:

Although it is not the purpose of this survey to compare results of any school with the results of other schools, this information may be of value to a school and is presented as supplemental information. Caution should be used in making any generalizations based on this kind of comparison. Each school has unique differences and local objectives that may not be reflected in the survey questionnaire.

Factors peculiar to [redacted]

The percentage of students at [redacted] scoring below 65 percent in all areas is high but comparable with other schools in the survey.

In the total survey the overall scores of the business students in [redacted] in relation to those [redacted] students

who had no business courses was identical--medians of 60 percent. In specific areas, however, [redacted] business students scored consistently higher in legal and recordkeeping than those students who had no business courses--legal, 5-10 percent higher; recordkeeping, 10 percent higher.

Buying and Management Skills. In Buying Skills, however, [redacted] business students scored erratically. Those who had general business scored 10 percent lower than those who had no business courses and those who had taken consumer education scored the same as those with no business courses. The area of Management Skills revealed some startling facts also. The median of those students who had taken two or more business courses was 10 percent lower than those who had taken no business courses, and consumer education students again scored the same as those who had no business courses. Further study is needed to formulate a fair conclusion to these data. It should be noted here that traditionally, students enrolled in the business program are generally less academically able than those in the college entrance program. One might conclude that the business program is helping to bring these less academically inclined students up to the level of the college entrance students in the area of basic business skills.

Legal Skills. It should be noted that no student surveyed had taken business law yet those students who had taken business courses did score higher than those who had not. These scores were higher, but the median for these students was still only 60 percent which is below the generally recognized minimal passing mark of 65 percent. This does indicate that Santa Fe's business courses do touch upon some legal skills but that it may be advisable to add a business law course to their curriculum.

Total survey findings

There are two consistent factors that have emerged in every school:

1. The large majority of the high school seniors (66 percent to 90 percent) are significantly deficient (scores below 65 percent) in the basic business survival skills.

2. The business education departments have enrolled a small percentage (10 percent to 15 percent) of the graduating seniors in the business courses that include all four areas of basic business survival skills.

An analysis of student scores on the survey reveal the

startling indication that even the traditional business program does not seem to adequately prepare students to manage their own personal business affairs. It appears that the skills needed to meet the requirements to secure and maintain a job in business are not completely synonymous with the total skills necessary to manage one's personal business affairs. The general business course seems to include too much of what is not basic and is generally given too early for students to relate the material and retain it until they graduate from high school and need it. The consumer economics or consumer education course has generally developed a stigma that is not acceptable for "college entrance" students. The ALPHA MU STUDY points to the need for a one semester course offered in the senior year to <u>all students</u> that specifically teaches basic business survival skills to prepare one to manage his own personal business affairs.

It appears that the major obstacle to the implementation of the one semester course to teach basic business survival skills is the lack of prepared materials for teachers to use. It is totally unrealistic to expect the local classroom teacher to develop the total program in addition to conducting a full teaching assignment. Several publishing companies have been approached and an appeal has been made to provide adequate assistance. It is anticipated that a number of appropriate publications will be on the market in the near future.

APPENDIX E

STATISTICAL TABLES

LIST OF TABLES

Table 1 - Data relating to the sample surveyed - Pilot Study

1-A - - Stage II

2 - Student scores on the total survey - Pilot Study

2-A - - Stage II

3 - Median scores on the total survey and in the skill areas for all students - Pilot Study

3-A - - Stage II

4 - Median scores on the total survey and in the skill areas for students who have had no business training courses - Pilot Study

4-A - - Stage II

5 - Median scores on the total survey and in the skill areas for students who have had two or more business training courses - Pilot Study

5-A - - Stage II

6 - Comparisons of median scores in the legal skills area - Pilot Study

6-A - - Stage II

7 - Comparisons of median scores in the recordkeeping skills area - Pilot Study

7-A - - Stage II

8 - Comparisons of median scores in the buying skills area - Pilot Study

8-A - - Stage II

9 - Comparisons of median scores in the management skills area - Pilot Study

9-A - - Stage II

TABLE #1

DATA RELATING TO THE SAMPLE SURVEYED

PILOT STUDY

	NUMBER OF STUDENTS				
SCHOOL DISTRICT	ENROLLED IN 12th GRADE	COMPLETING SURVEY	PERCENT SURVEYED	TWO OR MORE BUS. COURSES	PERCENT WITH 2+ BUS. COURSES
A	112	76	67%	38	50%
B	56	44	79%	14	31%
C	402	197	49%	31	15%
D	334	221	66%	68	30%
E	522	113	21%	24	21%
F	318	101	31%	18	17%
G	279	231	82%	40	17%
H	112	78	69%	38	48%
TOTALS	2135	1061	49%	271	25%

TABLE #1-A

STAGE II

STATE A	183	144	78%	42	29%
STATE B	413	91	22%	7	7%
STATE C	222	152	68%	29	19%
STATE D	145	112	77%	28	25%
TOTALS	963	449	51%	106	21%

TABLE #2

STUDENT SCORES ON TOTAL SURVEY

PILOT STUDY

SCHOOL	NO. STUDENTS SURVEYED	NO. STUDENTS SCORING 65% OR ABOVE	NO. STUDENTS SCORING LESS THAN 65%	% OF STUDENTS SCORING LESS THAN 65%
A	76	17	59	77%
B	44	3	41	93%
C	197	67	130	65%
D	221	40	181	81%
E	113	20	93	82%
F	101	22	79	78%
G	231	79	152	65%
H	78	17	61	78%

TABLE #2-A

STAGE II

STATE	NO. STUDENTS SURVEYED	NO. STUDENTS SCORING 65% OR ABOVE	NO. STUDENTS SCORING LESS THAN 65%	% OF STUDENTS SCORING LESS THAN 65%
A	144	49	95	65%
B	91	26	65	71%
C	152	51	101	67%
D	112	31	81	78%

TABLE #3

MEDIAN SCORES ON THE TOTAL SURVEY AND
IN THE SKILL AREAS FOR ALL STUDENTS

PILOT STUDY

SCHOOL	TOTAL QUIZ	LEGAL SKILLS	RECORDKEEPING SKILLS	BUYING SKILLS	MANAGEMENT SKILLS
A	60	55	60	70	60
B	52	48	60	70	40
C	62	55	70	80	50
D	58	55	60	80	50
E	58	55	60	70	40
F	60	55	60	70	60
G	62	60	60	80	60
H	60	55	60	70	50

TABLE #3-A

STAGE II

STATE	TOTAL QUIZ	LEGAL SKILLS	RECORDKEEPING SKILLS	BUYING SKILLS	MANAGEMENT SKILLS
A	60	60	60	70	50
B	60	60	60	80	60
C	62	55	60	80	60
D	60	50	70	80	50

TABLE #4

MEDIAN SCORES ON TOTAL SURVEY AND
IN THE SKILL AREAS FOR STUDENTS WHO HAVE
HAD NO BUSINESS TRAINING COURSES

PILOT STUDY

SCHOOL	TOTAL QUIZ	LEGAL SKILLS	RECORDKEEPING SKILLS	BUYING SKILLS	MANAGEMENT SKILLS
A	58	55	60	70	60
B	40	35	40	60	20
C	62	55	70	80	50
D	58	55	60	80	50
E	58	55	60	70	40
F	60	55	60	70	60
G	62	60	60	80	50
H	54	55	50	70	30

TABLE #4-A

STAGE II

STATE	TOTAL QUIZ	LEGAL SKILLS	RECORDKEEPING SKILLS	BUYING SKILLS	MANAGEMENT SKILLS
A	60	60	60	70	50
B	60	55	60	80	60
C	NA	60	60	80	57
D	60	50	70	80	40

TABLE #5

MEDIAN SCORES ON TOTAL SURVEY AND
IN THE SKILL AREAS FOR STUDENTS WHO HAVE
HAD TWO OR MORE BUSINESS TRAINING COURSES

PILOT STUDY

SCHOOL	TOTAL QUIZ	LEGAL SKILLS	RECORDKEEPING SKILLS	BUYING SKILLS	MANAGEMENT SKILLS
A	60	55	60	70	70
B	54	55	60	65	40
C	62	55	70	80	60
D	60	55	60	70	50
E	58	58	60	73	70
F	56	58	50	60	50
G	64	60	65	80	60
H	60	60	65	70	50

TABLE #5-A

STAGE II

STATE	TOTAL QUIZ	LEGAL SKILLS	RECORDKEEPING SKILLS	BUYING SKILLS	MANAGEMENT SKILLS
A	62	60	60	70	50
B	60	60	NA	NA	NA
C	62	60	60	70	60
D	62	60	60	80	60

TABLE #6

COMPARISON OF MEDIAN SCORES IN THE LEGAL SKILLS AREA BETWEEN STUDENTS WHO HAVE HAD NO BUSINESS TRAINING, STUDENTS WHO HAVE HAD TWO OR MORE BUSINESS TRAINING COURSES, AND STUDENTS WHO HAVE HAD TAKEN BUSINESS LAW AS ONE OF THEIR BUSINESS TRAINING COURSES

PILOT STUDY

SCHOOL	STUDENTS WITH NO BUS. TNG.	STUDENTS WITH 2+ BUS. TNG. COURSES	STUDENTS WITH BUS. LAW COURSE
A	55	55	NA
B	35	55	58
C	55	55	55
D	55	55	NA
E	55	58	60
F	55	58	60
G	60	60	60
H	55	60	55

TABLE #6-A

STAGE II

STATE	STUDENTS WITH NO BUS. TNG.	STUDENTS WITH 2+ BUS. TNG. COURSES	STUDENTS WITH BUS. LAW COURSE
A	60	60	60
B	55	60	NA
C	60	60	55
D	50	60	60

TABLE #7

COMPARISON OF MEDIAN SCORES IN THE RECORDKEEPING SKILLS AREA BETWEEN STUDENTS WHO HAVE HAD NO BUSINESS TRAINING, STUDENTS WHO HAVE HAD TWO OR MORE BUSINESS TRAINING COURSES, AND STUDENTS WHO HAVE TAKEN BOOKKEEPING OR RECORDKEEPING AS ONE OF THEIR BUSINESS TRAINING COURSES

PILOT STUDY

SCHOOL	STUDENTS WITH NO BUS. TNG.	STUDENTS WITH 2+ BUS. TNG. COURSES	STUDENTS WITH BKKG. OR RECORDKEEPING COURSE
A	60	60	50
B	40	60	70
C	70	70	70
D	60	60	60
E	60	60	60
F	60	50	50
G	60	65	70
H	50	65	60

TABLE #7-A

STAGE II

STATE	STUDENTS WITH NO BUS. TNG.	STUDENTS WITH 2+ BUS. TNG. COURSES	STUDENTS WITH BKKG. OR RECORDKEEPING COURSE
A	60	60	60
B	60	NA	70
C	60	60	60
D	70	60	70

TABLE #8

COMPARISON OF MEDIAN SCORES IN THE BUYING SKILLS AREA BETWEEN STUDENTS WHO HAVE HAD NO BUSINESS TRAINING, STUDENTS WHO HAVE HAD TWO OR MORE BUSINESS TRAINING COURSES, STUDENTS WHO HAVE TAKEN CONSUMER EDUCATION AS ONE OF THEIR BUSINESS TRAINING COURSES, AND STUDENTS WHO HAVE TAKEN GENERAL BUSINESS AS ONE OF THEIR BUSINESS TRAINING COURSES

PILOT STUDY

SCHOOL	STUDENTS WITH NO BUS. TNG.	STUDENTS WITH 2+ BUS. TNG. COURSES	STUDENTS WITH CONSUMER ED. COURSE	STUDENTS WITH GEN. BUS. COURSE
A	70	70	70	80
B	60	65	55	70
C	80	80	70	80
D	80	70	70	NA
E	70	73	NA	70
F	70	60	80	60
G	80	80	80	70
H	70	70	60	NA

TABLE #8-A

STAGE II

STATE	STUDENTS WITH NO BUS. TNG.	STUDENTS WITH 2+ BUS. TNG. COURSES	STUDENTS WITH CONSUMER ED. COURSE	STUDENTS WITH GEN. BUS. COURSE
A	70	70	80	NA
B	80	NA	80	75
C	80	70	NA	NA
D	80	80	NA	75

TABLE #9

COMPARISON OF MEDIAN SCORES IN THE MANAGEMENT SKILLS AREA BETWEEN STUDENTS WHO HAVE HAD NO BUSINESS TRAINING AND STUDENTS WHO HAVE HAD TWO OR MORE BUSINESS TRAINING COURSES

PILOT STUDY

SCHOOL	STUDENTS WITH NO BUS. TNG.	STUDENTS WITH 2+ BUS. TNG. COURSES
A	60	70
B	20	40
C	50	60
D	50	50
E	40	70
F	60	50
G	50	60
H	70	50

TABLE #9-A

STAGE II

STATE	STUDENTS WITH NO BUS. TNG.	STUDENTS WITH 2+ BUS. TNG. COURSES
A	50	50
B	60	NA
C	57	60
D	40	60